

**ABSTRACT AND CERTIFICATION OF TRUST
OF
THE ROBERT J. & SUE A STERNES TRUST**

P 9/13/07 1:31:00
BK 121 PG 766
DESO TO COUNTY, MS
W.E. DAVIS, CH CLERK
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We, the undersigned, as trustee of **THE ROBERT J. & SUE A STERNES TRUST**, certify as follows:

The following information is true and correct as it pertains to **THE ROBERT J. & SUE A STERNES TRUST**.
ARTICLE 1

**DECLARATION AND INSTRUMENT OF TRUST
(This is a Grantor Trust)**

1.1) ROBERT J. STERNES AND SUE A. STERNES, as Settlor s, declare their intent to re-establish a Revocable Living Trust and deliver to the trustee, without consideration, the property described hereinafter as the "Trust Estate", set forth in Schedule "A" of Trust Assets and/or by changing title of such asset to the name of the trust.

1.2) Name of Trust: THE ROBERT J. & SUE A STERNES TRUST

1.3) Date established: May 12, 1994
Date First Admt./Restatement: July 15, 1998
Date Second Admt.: September 28, 1998
Date Third Admt./Restatement: AUG 15 2007

**1.4) Settlor s: ROBERT J. STERNES and
SUE A. STERNES**

**1.5) Initial Trustee s: ROBERT J. STERNES and/or
SUE A. STERNES**

**1.6) Trustor's Children Living: SHARON J. PUTTMAN
ROBERT J. STERNES, JR.
KAREN MENGALI
A. KIM STERNES
KURTIS STERNES**

1.7) Children Deceased: None

**1.8) Lifetime Beneficiaries: ROBERT J. STERNES and/or
SUE A. STERNES**

1.9) Remainder Beneficiaries: Pursuant to Trust Document.

Preparer

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1.10) Successor Trustees:

First Successor Trustee:	JOHN HARRIS
Second Successor Co-Trustees:	KAREN MENGALI and A. KIM STERNS
Third Successor Trustee:	As set forth herein.

1.11) The trustee is now holding as trustee of the trust one or more items of property, which constitute the trust property, including all that property described on Schedule "A" of Trust Property attached to the Trust Agreement, and made a part thereof.

1.12) The trust is revocable. The persons holding the power to revoke the trust is **ROBERT J. STERNES and/or SUE A. STERNES**.

1.13) The trustee has the powers for managing the trust as set forth in this document.

1.14) The Taxpayer Identification Number of this trust, which is the Social Security Number of a Settlor hereto is: **561-32-0236**.

1.15) Title to trust assets should be taken in the following form: **THE ROBERT J. & SUE A STERNES TRUST, ROBERT J. STERNES and/or SUE A. STERNES, Trustees.**

1.16) The trust has not been revoked, modified, or amended in any manner that would cause the representations continued in this Certification of Trust to be incorrect.

1.17) This Certification is being signed by all of those currently acting as trustees of the trust.

1.18) This Certification of trust is a true and accurate statement of the matters referred to herein.

1.19) Any community property shall remain community property, separate property shall remain separate property, joint tenancy real and personal property, shall be transmuted into community property. **ROBERT J. STERNES and/or SUE A. STERNES** shall have the power to convey, encumber, or otherwise dispose of the community or separate property. In no way and under no circumstances shall anything in the trust make any home owned by the Settlers invalid for a reverse mortgage.

Office of Trustee

1.20) For all trusts hereunder, the trustee and successor trustees shall be those persons named below. The initial trustees are authorized to work independently of the other and the act of one shall be sufficient to transact business for the trust without the necessity of both trustee's to act together. The following Successor Trustees shall also be Trustee over any Trust of which Settlers are Trustees to.

Initial Trustees:	ROBERT J. STERNES and/or
	SUE A. STERNES

First Successor Trustee: **JOHN HARRIS**
 Second Successor Co-Trustees: **KAREN MENGALI and A. KIM STERNS**
 Third Successor Trustee: **Any person(s) or entity(s)
 elected by a majority of
 the beneficiaries of this trust.**

1.21) Any trustee (sole, co-trustee, or special) may appoint a co-trustee, or special trustee, individual or corporate. This may be a limited special trustee for a specific purpose or may be another general trustee as the trustee sees fit. Such specific purposes include being a signatory on a bank account or other account held by this trust. Such special trustee or co-trustee need not be set forth in this trust agreement in order to hold such office and shall derive his/her power from any signed writing by any trustee hereto. Such signed writing may be in the form of a bank signature card where on the signature of one or more trustees, as set forth in this trust agreement, are present. If the appointing trustee ceases to act, the appointed co-trustee shall also cease to act.

Trustee Management Powers

1.22) Trustee management powers shall include in addition to and without limitation of the powers provided by law, the following powers to be exercised in the absolute discretion of the trustee:

The power to retain property for any period without regard to the effect any such retention may have upon the diversification of investments, To sell, transfer, exchange, convert or otherwise dispose of real or personal property, to invest and reinvest in common or preferred stocks, securities, investment trusts, bonds and other property, real or personal, foreign or domestic, to render liquid the trust fund, to lease any property, real or personal, to pay, compromise, compound, adjust, submit to arbitration, sell or release any claims or demands of the trust fund or any trust created hereunder against others or of others against the same, to borrow money for any purpose from any source, to conduct business with any and all financial institutions, to execute and deliver any and all instruments or writings which it may deem advisable to carry out any of the foregoing powers, with no party to any such instruments or writings being obligated to inquire into its validity, and to exercise all such rights and powers and to do all such acts and enter into all such agreements as persons owning similar property on their own right might lawfully exercise, do or enter into.

1.23) No person who deals with any trustee hereunder shall be bound to see the application of any asset delivery to such trustee or to inquire into the authority for, or propriety of, any action taken or not taken by such trustee.

1.24) This trust and the Trustees thereof, shall have the power to guarantee loans, to lend and to borrow from or to conventional and unconventional sources.

Execution and Acknowledgment

1.25) We, **ROBERT J. STERNES** and **SUE A. STERNES**, Settlers, certify that we have read the foregoing Abstract and Certification of Trust and that it correctly states the terms and conditions under which we and our successor trustees are to hold, manage, and distribute the trust estate. We concur with the terms of this Abstract and Certification of Trust in their entirety.”

3. TRUST AGREEMENT TO REMAIN IN FULL FORCE AND EFFECT

THE ROBERT J. & SUE A. STERNES TRUST shall in all other respects remain in full force and effect and is hereby affirmed as restated.

4. TESTIMONIUM AND ACKNOWLEDGMENT CLAUSES:

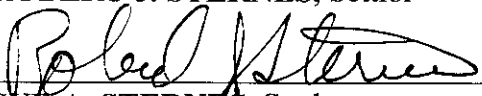
IN WITNESS WHEREOF, the Trustors and the Trustees have executed this first amendment to the **THE ROBERT J. & SUE A. STERNES TRUST**.

WE, AND EACH OF US, CERTIFY THAT:

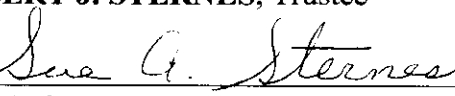
1. We, and each of us, have read the foregoing Amendment, which we understand amends our total trust document;
2. The foregoing Amendments correctly state the terms and conditions set forth therein;
3. We, and each of us, approve such Amendment in all particulars;
4. As the Trustees named in **THE ROBERT J. & SUE A. STERNES TRUST**, dated **May 12, 1994** we, and each of us approve and accept the terms provided for in such Amendment.

Dated: AUG 15 2007


ROBERT J. STERNES, Settlor


SUE A. STERNES, Settlor


ROBERT J. STERNES, Trustee


SUE A. STERNES, Trustee

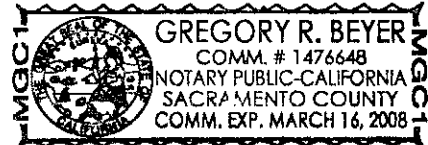
Notary Acknowledgment

State of California)
)
 County of Sacramento)

On AUG 15 2007 before me, the undersigned Notary Public, personally appeared **ROBERT J. STERNES** and **SUE A. STERNES** [] personally known to me -OR- [X] proved to me on the basis of satisfactory evidence to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

SEAL

WITNESS my hand and official seal.



Signature of Notary

Capacity Claimed By Signor

☒ Individuals ☐ Corporate Officer(s) ☐ Partner (Limited, General) ☐ Trustee ☐ Other ☐ Representing _____
 Document: Abstract of Trust

*Prepared By
 Robert Sternes
 40665 Co Rd 18 C
 Woodlawn Ct
 530-666-0359*